MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	*Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	*Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	*Bank of Montana Chester
Chinook	*Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	*Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	*Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	*Bank of Montana
	*Bank of Montana Eastside
	*Bank of Montana Village
	First Interstate Bank of Great Falls (1)
	TrustCorp.
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	*Bank of Montana Havre
	First Security Bank (1)
Helena	*Bank of Montana Helena
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	*Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	*Bank of Montana Missoula
	Montana Bank of South Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	*Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	*Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

***Name changes**

Opened — Big Sky Western Bank 3-12-90

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	Montana Bank of Bozeman, N.A.
Browning	Blackfeet National Bank
Butte	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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ABSTRACT OF REPORTS

OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

•

National Banks

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June 30, 1990

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Department of Commerce
Don Hutchinson ..... Commissioner
of Financial Institutions
Chris Olson ..... Assistant Administrator
James Darfler ..... Bank Analyst
Alice Berg ..... Secretary
Pam Plovanic ..... Statistician

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Barbara Lynn	Examiner
Paul Staudohar	Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Supervisory Examiner
Kevin Guenthner	Examiner
Kim Rehling	Examiner
Jacquie Schaff	Examiner

Aggregate Resources and Liabilities of (111) State Banks and (4) Trust Companies, June 30, 1990, Compared with Report of (112) State Banks and (4) Trust Companies, June 30, 1989

Figures In Thousands

RESOURCES	June 30, 1990	June 30, 1989	Decrease– Increase+
Cash and Banks	$ 204,370	$ 237,210	$ 32,840–
Securities	1,035,044	999,461	35,583+
Funds Sold	136,319	197,331	61,012–
Loans, Discounts & Leases	1,718,490*	1,643,560*	74,930+
Assets Held in Trd. Accnts.		148	148–
Premises, F&F	49,833	49,299	534+
Other Real Estate	16,014	24,399	8,385–
Other Assets	81,718	76,424	5,294+
Deferred Losses		1,177	1,177–
	$3,241,788	$3,229,009	$12,779+
LIABILITIES			
Total Deposits	$2,815,273	$2,814,011	$ 1,262+
Funds Purchased	58,536	42,548	15,988+
Other Borrowed Funds	23,030	31,686	8,656–
Mortgages & Leases	3,044	3,529	485–
Other Liabilities	33,228	36,502	3,274–
Total Liabilities	$2,933,111	$2,928,276	$ 4,835+
Sub. Notes & Debentures	353	174	179+
Common Stock	71,446	74,249	2,803–
Surplus	126,600	126,195	405+
Undivided Prof. & Cap. Res.	110,278	98,938	11,340+
Deferred Losses		1,177	1,177–
	$3,241,788	$3,229,009	$ 12,779+
*After deduction of Loan Reserves	$ 30,930	$ 29,845	$ 1,085+

Aggregate Resources and Liabilities of (46) National Banks in Montana, June 30, 1990, Compared With Report of (57) National Banks in Montana, June 30, 1989**

Figures In Thousands

RESOURCES	June 30, 1990	June 30, 1989	Decrease– Increase+
Cash and Banks	$ 214,488	$ 239,489	$ 25,001–
Securities	841,324	797,956	43,368+
Funds Sold	733,824	677,558	56,266+
Loans, Discounts & Leases	1,820,680*	1,747,226*	73,454+
Assets Held in Trd. Accnts.		1,039	1,039–
Premises, F&F	58,932	57,811	1,121+
Other Real Estate	12,731	15,738	3,007–
Other Assets	61,203	59,724	1,479+
Deferred Losses	1,309	1,773	464–
	$3,744,491	$3,598,314	$146,177+
LIABILITIES			
Total Deposits	$3,206,722	$3,059,505	$147,217+
Funds Purchased	175,145	170,916	4,229+
Demand Notes	2,735	17,887	15,152–
Other Borrowed Funds	22,434	34,895	12,461–
Mortgages & Leases	6,011	6,573	562–
Other Liabilities	52,100	56,100	4,000–
Total Liabilities	$3,465,147	$3,345,876	$119,271+
Sub. Notes & Debentures	14,238	15,923	1,685–
Preferred Stock	5,500	5,500	
Common Stock	89,087	88,087	1,000+
Surplus	113,468	110,984	2,484+
Undivided Prof. & Cap. Res.	55,742	30,171	25,571+
Deferred Losses	1,309	1,773	464–
	$3,744,491	$3,598,314	$146,177+
*After deduction of Loan Reserves	$ 36,629	$ 44,227	$ 7,598–
Grand Total — All Banks in Montana	$6,986,279	$6,827,323	$158,956+

**Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana	Billings (1)
	Bozeman
	Butte
	Great Falls (2)
	Havre
	Helena
	Missoula (2)
	Miles City

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1990	June 30, 1989
Loans and Leases as Percentage of Total Assets	53.45%	51.35%
Loans and Leases as Percentage of Total Deposits	62.14%	59.47%
Capital and Reserve a/c's as Percentage of Total Assets	10.38%	10.14%
Capital and Reserve a/c's as Percentage of Total Deposits	12.06%	11.75%

NATIONAL BANKS	June 30, 1990	June 30, 1989
Loans and Leases as Percentage of Total Assets	49.12%	49.18%
Loans and Leases as Percentage of Total Deposits	57.92%	58.55%
Capital and Reserve a/c's as Percentage of Total Assets	8.36%	8.14%
Capital and Reserve a/c's as Percentage of Total Deposits	9.85%	9.70%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	*Montana Bank of Baker(1)
	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	Bank of Montana Chester
Chinook	Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Circle	*Montana Bank of Circle(1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	Bank of Montana
	Bank of Montana Eastside
	Bank of Montana Village
	TrustCorp.
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Bank of Montana Havre
	First Security Bank (1)
Helena	Bank of Montana Helena
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Bank of Montana Missoula
	Montana Bank of South Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Red Lodge	*Montana Bank of Red Lodge (1)
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	□Bank of Montana Shelby
Sheridan	Bank of Sheridan
Sidney	*Montana Bank of Sidney (1)
	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

□Name Change - 9-18-90

***Converted from a National Charter 8-13-90**

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	Montana Bank of Bozeman, N.A.
Browning	Blackfeet National Bank
Butte	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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December 31, 1990

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Chris Olson ..... Assistant Administrator
James Darfler ..... Bank Analyst
Alice Berg ..... Secretary
Pam Piovanic ..... Statistician

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Jacquie Schaff	Examiner
William Grant	Examiner
Rita Brown	Examiner

Aggregate Resources and Liabilities of (113) State Banks and (4) Trust Companies, December 31, 1990, Compared with Report of (111) State Banks and (4) Trust Companies, December 31, 1989

Figures In Thousands

RESOURCES	Dec. 31, 1990	Dec. 31, 1989	Decrease– Increase+
Cash and Banks	$ 219,088	$ 251,276	$ 32,188–
Securities	1,092,238	1,057,561	34,677+
Funds Sold	277,956	221,579	56,377+
Loans, Discounts & Leases	1,625,761*	1,632,261*	6,500–
Assets Held in Trd. Accnts.			
Premises, F&F	49,884	48,480	1,404+
Other Real Estate	15,520	21,130	5,610–
Other Assets	73,536	75,653	2,117–
Deferred Losses			
	$3,353,983	$3,307,940	$ 46,043+
LIABILITIES			
Total Deposits	$2,940,522	$2,910,900	$ 29,622+
Funds Purchased	58,699	42,412	16,287+
Other Borrowed Funds	8,039	6,321	1,718+
Mortgages & Leases	2,915	3,456	541–
Other Liabilities	33,082	39,232	6,150–
Total Liabilities	$3,043,257	$3,002,321	$ 40,936+
Sub. Notes & Debentures	349	174	175+
Common Stock	69,838	73,049	3,211–
Surplus	128,448	125,390	3,058+
Undivided Prof. & Cap. Res.	112,091	107,006	5,085+
Deferred Losses			
	$3,353,983	$3,307,940	$ 46,043+
*After deduction of Loan Reserves	$ 30,520	$ 29,157	$ 1,363+

Aggregate Resources and Liabilities of (43) National Banks in Montana, December 31, 1990, Compared With Report of (56) National Banks in Montana, December 31, 1989**

Figures In Thousands

RESOURCES	Dec. 31, 1990	Dec. 31, 1989	Decrease– Increase+
Cash and Banks	$ 249,028	$ 257,108	$ 8,080–
Securities	920,410	791,570	128,840+
Funds Sold	747,284	785,489	38,205–
Loans, Discounts & Leases	1,930,916*	1,775,642*	155,274+
Assets Held in Trd. Accnts.			
Premises, F&F	61,798	59,024	2,774+
Other Real Estate	8,971	12,231	3,260–
Other Assets	63,671	62,186	1,485+
Deferred Losses	221	1,550	1,329–
	$3,982,299	$3,744,800	$237,499+
LIABILITIES			
Total Deposits	$3,382,721	$3,235,776	$146,945+
Funds Purchased	215,785	168,457	47,328+
Demand Notes	3,112	1,484	1,628+
Other Borrowed Funds	29,069	14,194	14,875+
Mortgages & Leases	3,928	6,164	2,236–
Other Liabilities	56,227	61,192	4,965–
Total Liabilities	$3,690,842	$3,487,267	$203,575+
Sub. Notes & Debentures	13,200	14,304	1,104–
Preferred Stock	5,500	5,500	
Common Stock	91,019	88,087	2,932+
Surplus	113,975	111,469	2,506+
Undivided Prof. & Cap. Res.	67,542	36,623	30,919+
Deferred Losses	221	1,550	1,329–
	$3,982,299	$3,744,800	$237,499+
*After deduction of Loan Reserves	$ 35,764	$ 40,794	$ 5,030–
Grand Total — All Banks in Montana	$7,336,282	$7,052,740	$283,542+

**Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (2) Miles City
First Interstate of Kalispell	Cut Bank Great Falls
Farmers State Bank - Victor	Florence
Bitterroot Valley Bank - Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1990	Dec. 31, 1989
Loans and Leases as Percentage of Total Assets	48.94%	49.79%
Loans and Leases as Percentage of Total Deposits	56.33%	57.08%
Capital and Reserve a/c's as Percentage of Total Assets	10.08%	10.03%
Capital and Reserve a/c's as Percentage of Total Deposits	11.60%	11.50%

NATIONAL BANKS	Dec. 31, 1990	Dec. 31, 1989
Loans and Leases as Percentage of Total Assets	48.95%	47.98%
Loans and Leases as Percentage of Total Deposits	58.14%	56.14%
Capital and Reserve a/c's as Percentage of Total Assets	8.14%	7.88%
Capital and Reserve a/c's as Percentage of Total Deposits	9.67%	9.22%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	*Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	Bank of Montana Chester
Chinook	Bank of Montana Chinook
Choteau	Citizens State Bank
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Bank of Montana Conrad
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	Peoples Bank of Deer Lodge
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Dutton	Dutton State Bank
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Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	Bank of Montana
	Bank of Montana Eastside
	Bank of Montana Village
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Bank of Montana Havre
	First Security Bank (1)
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	First Security Bank (1)
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	The Yellowstone Bank (1)
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Malta	First Security Bank (1)
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Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Bank of Montana Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Bank of Montana Shelby
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

———

(1) Members Federal Reserve Bank
***Name Change 4/1/91**

MONTANA NATIONAL BANKS & TRUST COMPANY

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Interstate Bank of Billings, N.A.
	□First Trust Company of Montana
	Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	*Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Sidney	The Richland National Bank & Trust
Twin Bridges	°Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

°Name Change 1/1/91
***Mountain West Bank Helena, N.A., opened 2/4/91**
□Converted from State Charter 1/1/91

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ABSTRACT OF REPORTS

OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

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National Banks

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June 30, 1991

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Paul Staudohar.....Examiner

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William Grant.....Examiner
Kim Rehling.....Examiner
Jacquie Schaff.....Examiner
Rita Brown.....Examiner
Barry Smith.....Examiner
Kathleen Tonkovich.....Examiner

Aggregate Resources and Liabilities of 104 State Banks and 3 Trust Companies, June 30, 1991, Compared with Report of 111 State Banks and 4 Trust Companies, June 30, 1990

Figures In Thousands

RESOURCES	June 30, 1991	June 30, 1990	Decrease – Increase +
Cash and Banks	$ 183,069	$ 204,370	$ 21,301 –
Securities	1,173,727	1,035,044	138,683 +
Funds Sold	117,350	136,319	18,969 –
Loans, Discounts & Leases	1,741,179*	1,718,490*	22,689 +
Assets Held in Trd. Accounts			
Premises, F&F	53,733	49,833	3,900 +
Other Real Estate	14,975	16,014	1,039 –
Other Assets	83,905	81,718	2,187 +
Deferred Losses			
	$3,367,938	$3,241,788	$126,150 +
LIABILITIES			
Total Deposits	$2,932,004	$2,815,273	$116,731 +
Funds Purchased	64,914	58,536	6,378 +
Other Borrowed Funds	15,336	23,030	7,694 –
Mortgages & Leases	2,728	3,044	316 –
Other Liabilities	30,708	33,228	2,520 –
Total Liabilities	$3,045,690	$2,933,111	$112,579 +
Sub. Notes & Debentures	349	353	4 –
Common Stock	73,694	71,446	2,248 +
Surplus	132,107	126,600	5,507 +
Undivided Prof. & Cap. Res.	116,098	110,278	5,820 +
Deferred Losses			
	$3,367,938	$3,241,788	$126,150
*After deduction of Loan Reserves	$ 33,353	$ 30,930	$ 2,423 +

Aggregate Resources and Liabilities of 41 National Banks and 1 Trust Company June 30, 1991, Compared with Report of 46 National Banks, June 30, 1990**

Figures In Thousands

RESOURCES	June 30, 1991	June 30, 1990	Decrease – Increase +
Cash and Banks	$ 224,129	$ 214,488	$ 9,641 +
Securities	852,620	841,324	11,296 +
Funds Sold	584,536	733,824	149,288 –
Loans, Discounts & Leases	1,943,847*	1,820,680*	123,167 +
Assets Held in Trd. Accnts			
Premises, F&F	60,800	58,932	1,868 +
Other Real Estate	9,521	12,731	3,210 –
Other Assets	81,750	61,203	20,547 +
Deferred losses	164	1,309	1,145 –
	$3,757,367	$3,744,491	$ 12,876 +
LIABILITIES			
Total Deposits	$3,183,118	$3,206,722	$ 23,604 –
Funds Purchased	208,406	175,145	33,261 +
Demand Notes	3,119	2,735	384 +
Other Borrowed Funds	16,397	22,434	6,037 –
Mortgages & Leases	3,380	6,011	2,631 –
Other Liabilities	48,562	52,100	3,538 –
Total Liabilities	$3,462,982	3,465,147	$ 2,165 –
Sub. Notes & Debentures	12,866	14,238	1,372 –
Preferred Stock	5,500	5,500	
Common Stock	90,480	89,087	1,393 +
Surplus	113,026	113,468	442 –
Undivided Prof. & Cap. Res.	72,349	55,742	16,607 +
Deferred Losses	164	1,309	1,145 –
	$3,757,367	$3,744,491	$ 12,876 +
*After deduction of Loan Reserves	$ 38,479	$ 36,629	1,850 +
Grand Total — All Banks in Montana	$7,125,305	$6,986,279	$139,026 +

**Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana	Billings (1)
	Bozeman
	Butte
	Great Falls (2)
	Havre
	Helena
	Missoula (2)
	Miles City
First Interstate Bank of Kalispell	Cut Bank
	Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker
	Bozeman
	Butte
	Circle
	Forsyth
	Livingston
	Missoula
	Red Lodge
	Roundup
	Sidney
	Superior
Ruby Valley National Bank—Twin Bridges	Sheridan

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1991	June 30, 1990
Loans and Leases as Percentage of Total Assets	52.17%	53.45%
Loans and Leases as Percentage of Total Deposits	60.52%	62.14%
Capital and Reserve a/c's as Percentage of Total Assets	10.45%	10.38%
Capital and Reserve a/c's as Percentage of Total Deposits	12.13%	12.06%

NATIONAL BANKS	June 30, 1991	June 30, 1990
Loans and Leases as Pecentage of Total Assets	52.22%	49.12%
Loans & Leases as Percentage of Total Deposits	62.28%	57.92%
Capital and Reserve a/c's as Percentage of Total Assets	8.77%	8.36%
Capital and Reserve a/c's as Percentage of Total Deposits	10.46%	9.85%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee ..... Yellowstone Bank (1)
Anaconda ..... First Security Bank
Ashland ..... Cheyenne Western Bank (1)
Baker ..... The Bank of Baker
Belgrade ..... Valley Bank of Belgrade
Belt ..... Belt Valley Bank (1)
Big Fork ..... Flathead Bank
Big Sandy ..... Bank of Montana Big Sandy
Big Sky ..... Big Sky Western Bank
Big Timber ..... Citizens Bank & Trust Co. (1)
First Security Bank
Billings ..... American Bank
First Citizens Bank
First Interstate Bank of Billings Heights
First Interstate Bank of West Billings
Montana Bank (1)
Western Bank
Yellowstone Bank (1)
Boulder ..... First Boulder Valley Bank
Bozeman ..... First Citizens Bank of Bozeman (1)
First Security Bank
Inter-West Bank of Montana
Bridger ..... Bank of Bridger
Broadus ..... Powder River Bank (1)
Butte ..... 1st Citizens Bank (1)
Bank of Montana Butte
Cascade ..... Stockmens Bank (1)
Chester ..... Bank of Montana Chester
Chinook ..... Bank of Montana Chinook
Choteau ..... Citizens State Bank (1)
Colstrip ..... First Interstate Bank
Columbus ..... The Yellowstone Bank (1)
Conrad ..... Farmers State Bank
Bank of Montana Conrad
Culbertson ..... Culbertson State Bank (1)
Deer Lodge ..... First Security Bank
Peoples Bank of Deer Lodge
Denton ..... Farmers State Bank (1)
Dillon ..... State Bank & Trust Co.
Dutton ..... Dutton State Bank
Ennis ..... First Madison Valley Bank
Fairview ..... Fairview Bank
Forsyth ..... First State Bank of Forsyth
Fort Benton ..... First State Bank of Fort Benton
Froid ..... First State Bank (1)
Glasgow ..... Bank of Montana Glasgow
Valley Bank of Glasgow
Glendive ..... First Fidelity Bank
Great Falls ..... Bank of Montana
Bank of Montana Eastside
Bank of Montana Village
TrustCorp.
Hamilton ..... Citizens State Bank
Ravalli County Bank (1)
Hardin ..... First Interstate Bank
Little Horn State Bank
Harlem ..... Security State Bank
Havre ..... Bank of Montana Havre
First Security Bank (1)
Helena ..... Bank of Montana Helena
First Security Bank (1)
Norwest Capital Management & Trust Co., Montana
Valley Bank of Helena
Jordan ..... Garfield County Bank
Kalispell ..... First Security Bank
Valley Bank
Laurel ..... First Security Bank (1)
The Yellowstone Bank (1)
Lewistown ..... Bank of Montana Lewistown
Lincoln ..... First Bank of Lincoln
Livingston ..... First Security Bank (1)
Lolo ..... Bitterroot Valley Bank
Malta ..... First Security Bank (1)
First State Bank (1)
Manhattan ..... Manhattan State Bank
Miles City ..... First Interstate Bank
First Security Bank & Trust Co.
Missoula ..... First Security Bank (1)
Bank of Montana Missoula
Pension Trust Co.
Philipsburg ..... Flint Creek Valley Bank (1)
Plentywood ..... Security State Bank
Polson ..... First Citizens Bank (1)
Security State Bank & Trust Co. (1)
Poplar ..... Traders State Bank
Ronan ..... Ronan State Bank (1)
Valley Bank of Ronan (1)
Roundup ..... First Security Bank
Rudyard ..... Bank of Montana Rudyard
St. Ignatius ..... Lake County Bank (1)
Scobey ..... Citizens State Bank
Seeley Lake ..... First Valley Bank (1)
Shelby ..... First State Bank
Bank of Montana Shelby
Sidney ..... 1st United Bank (1)
Stanford ..... Basin State Bank
Stevensville ..... First State Bank
Terry ..... State Bank of Terry (1)
Thompson Falls ..... First State Bank of Thompson Falls
Three Forks ..... Security Bank of Three Forks
Townsend ..... State Bank of Townsend (1)
Valier ..... Bank of Montana Valier
Victor ..... Farmers State Bank (1)
W. Yellowstone ..... First Security Bank
Whitefish ..... Mountain Bank
Whitehall ..... Whitehall State Bank
Worden ..... Farmers State Bank (1)

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(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Absarokee ..... United Bank of Absarokee, N.A.
Anaconda ..... Norwest Bank Anaconda-Butte, N.A.
Billings ..... First Bank Montana, N.A.
First Interstate Bank of Billings, N.A.
First Trust Company of Montana
Norwest Bank Billings, N.A.
Browning ..... Blackfeet National Bank
Chinook ..... Western Bank of Chinook, N.A.
Columbia Falls ..... First Citizens Bank, N.A.
Cut Bank ..... First National Bank of Cut Bank
Dillon ..... Norwest Bank Dillon, N.A.
Ekalaka ..... First National Bank
Eureka ..... First National Bank
Fairfield ..... First National Bank
Geraldine ..... First National Bank
Glasgow ..... First National Bank
Glendive ..... First National Bank
Great Falls ..... Norwest Bank Great Falls, N.A.
Harlowton ..... Continental National Bank
Helena ..... Mountain West Bank of Helena, N.A.
Norwest Bank Helena, N.A.
Hinsdale ..... First National Bank
Hysham ..... First National Bank
Kalispell ..... BankWest, N.A.
First Interstate Bank of Kalispell, N.A.
Norwest Bank Kalispell, N.A.
Lewistown ..... First National Bank of Lewistown
Norwest Bank Lewistown, N.A.
Libby ..... First National Bank
Livingston ..... First National Bank
Missoula ..... First Interstate Bank of Missoula, N.A.
Plains ..... First National Bank
Plentywood ..... Montana National Bank
Red Lodge ..... United States National Bank
Richey ..... Richey National Bank
Sidney ..... The Richland National Bank & Trust
Twin Bridges ..... Ruby Valley National Bank
Whitefish ..... First National Bank
White Sul. Sprgs. ..... First National Bank
Wibaux ..... First National Bank & Trust
Wolf Point ..... Citizens First National Bank
Western National Bank

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ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks
and
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National Banks

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December 31, 1991

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Kathleen Tonkovich ..... Examiner
Kim Donnelly ..... Examiner

Aggregate Resources and Liabilities of (104) State Banks and (3) Trust Companies, Dec. 31, 1991, Compared with Report of (113) State Banks and (4) Trust Companies, Dec. 31, 1990

Figures In Thousands

RESOURCES	Dec. 31, 1991	Dec. 31, 1990	Decrease– Increase+
Cash and Balances	$ 245,402	$ 219,088	$ 26,314+
Securities	1,294,796	1,092,238	202,558+
Funds Sold	221,165	277,956	56,791–
Loans and Leases	1,698,307*	1,625,761*	72,546+
Assets Held in Trd. Accnts.			
Premises, F&F	54,314	49,884	4,430+
Other Real Estate	12,308	15,520	3,212–
Other Assets	75,770	73,536	2,234+
Deferred Losses			
	$3,602,062	$3,353,983	$ 248,079+
LIABILITIES			
Total Deposits	$3,154,065	$2,940,522	$213,543+
Funds Purchased	78,100	58,699	19,401+
Demand Notes	329		329+
Other Borrowed Funds	7,573	8,039	466–
Mortgages & Leases	2,483	2,915	432–
Other Liabilities	29,007	33,082	4,075–
Total Liabilities	$3,271,557	$3,043,257	$228,300+
Sub. Notes & Debentures	349	349	
Preferred Stock	650		650+
Common Stock	73,493	69,838	3,655+
Surplus	134,603	128,448	6,155+
Undivided Prof. & Cap. Res.	121,410	112,091	9,319+
Deferred Losses			
	$3,602,062	$3,353,983	$248,079+
*After deduction of Loan Reserves	$ 33,382	$ 30,520	$ 2,862+

Aggregate Resources and Liabilities of (42) National Banks and (1) Trust Company, Dec. 31, 1991, Compared With Report of (43) National Banks and (0) Trust Companies, Dec. 31, 1990**

Figures In Thousands

RESOURCES	Dec. 31, 1991	Dec. 31, 1990	Decrease– Increase+
Cash and Balances	$ 321,070	$ 249,028	$ 72,042+
Securities	939,191	920,410	18,781+
Funds Sold	439,497	747,284	307,787–
Loans and Leases	2,064,558*	1,930,916*	133,642+
Assets Held in Trd. Accnts.			
Premises, F&F	61,563	61,798	235–
Other Real Estate	7,766	8,971	1,205–
Other Assets	93,031	63,671	29,360+
Deferred Losses	134	221	87–
	$3,926,810	$3,982,299	$ 55,489–
LIABILITIES			
Total Deposits	$3,370,297	$3,382,721	$ 12,424–
Funds Purchased	179,081	215,785	36,704–
Demand Notes	3,918	3,112	806+
Other Borrowed Funds	8,491	29,069	20,578–
Mortgages & Leases	4,284	3,928	356+
Other Liabilities	55,415	56,227	812–
Total Liabilities	$3,621,486	$3,690,842	$ 69,356–
Sub. Notes & Debentures	8,825	13,200	4,375–
Preferred Stock	5,500	5,500	
Common Stock	90,480	91,019	539–
Surplus	113,581	113,975	394–
Undivided Prof. & Cap. Res.	86,804	67,542	19,262+
Deferred Losses	134	221	87–
	$3,926,810	$3,982,299	$ 55,489–
*After deduction of Loan Reserves	$ 47,389	$ 35,764	$ 11,625+
Grand Total — All Banks in Montana	$7,528,872	$7,336,282	$192,590+

**Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana	Billings (1)
	Bozeman
	Butte
	Great Falls (2)
	Havre
	Helena
	Missoula (2)
	Miles City
First Interstate Bank of Kalispell	Cut Bank
	Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker
	Bozeman
	Butte
	Circle
	Forsyth
	Livingston
	Missoula
	Red Lodge
	Roundup
	Sidney
	Superior
Ruby Valley National Bank—Twin Bridges	Sheridan

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1991	Dec. 31, 1990
Loans and Leases as Percentage of Total Assets	47.63%	48.94%
Loans and Leases as Percentage of Total Deposits	54.90%	56.33%
Capital and Reserve a/c's as Percentage of Total Assets	10.01%	10.08%
Capital and Reserve a/c's as Percentage of Total Deposits	11.54%	11.60%

NATIONAL BANKS	Dec. 31, 1991	Dec. 31, 1990
Loans and Leases as Percentage of Total Assets	53.14%	48.95%
Loans and Leases as Percentage of Total Deposits	62.66%	58.14%
Capital and Reserve a/c's as Percentage of Total Assets	8.88%	8.14%
Capital and Reserve a/c's as Percentage of Total Deposits	10.47%	9.67%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	Bank of Montana Anaconda
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Bigfork	Flathead Bank
Big Sandy	Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	InterWest Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	Bank of Montana Chester
Chinook	Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank*
Great Falls	Bank of Montana
	Bank of Montana Eastside
	Bank of Montana Village
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	Bank of Montana Havre
	First Security Bank (1)
Helena	Bank of Montana Helena
	First Security Bank (1)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
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	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Bank of Montana Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Bank of Montana Shelby
Sidney	1st United Bank (1)
	Richland Bank & Trust*
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

***Converted from National Charter 3/27/92**

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Interstate Bank of Billings, N.A.
	First Trust Company of Montana
	Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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ABSTRACT OF REPORTS

OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

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National Banks

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Alice Berg ..... Administrative Assistant
Pam Plovanic ..... Statistician

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Aggregate Resources and Liabilities of 106 State Banks and 3 Trust Companies, June 30, 1992, Compared with Report of 104 State Banks and 3 Trust Companies, June 30, 1991

Figures In Thousands

RESOURCES	June 30, 1992	June 30, 1991	Decrease– Increase+
Cash and Balances	$ 201,797	$ 183,069	$ 18,728+
Securities	1,403,858	1,173,727	230,131+
Funds Sold	126,534	117,350	9,184+
Loans and Leases	1,889,912*	1,741,179*	148,733+
Assets Held in Trd. Accnts.			
Premises, F&F	55,925	53,733	2,192+
Other Real Estate	9,984	14,975	4,991–
Other Assets	80,366	83,905	3,539–
Deferred Losses			
	$3,768,376	$3,367,938	$ 400,438+
LIABILITIES			
Total Deposits	$3,268,197	$2,932,004	$336,193+
Funds Purchased	98,120	64,914	33,206+
Demand Notes	212		212+
Other Borrowed Funds	9,657	15,336	5,679–
Mortgages & Leases	2,756	2,728	28+
Other Liabilities	29,379	30,708	1,329–
Total Liabilities	$3,408,321	$3,045,690	$362,631+
Sub. Notes & Debentures	174	349	175–
Preferred Stock	650		650+
Common Stock	77,953	73,694	4,259+
Surplus	149,317	132,107	17,210+
Undivided Prof. & Cap. Res.	131,961	116,098	15,863+
Deferred Losses			
	$3,768,376	$3,367,938	$400,438+
*After deduction of Loan Reserves	$ 37,152	$ 33,353	$ 3,799+

Aggregate Resources and Liabilities of 39 National Banks and 1 Trust Company, June 30, 1992, Compared With Report of 41 National Banks and 1 Trust Company, June 30, 1991**

Figures In Thousands

RESOURCES	June 30, 1992	June 30, 1991	Decrease– Increase+
Cash and Balances	$ 281,008	$ 224,129	$ 56,879+
Securities	865,395	852,620	12,775+
Funds Sold	370,608	584,536	213,928–
Loans and Leases	1,975,629*	1,943,847*	31,782+
Assets Held in Trd. Accnts.			
Premises, F&F	59,540	60,800	1,260–
Other Real Estate	4,531	9,521	4,990–
Other Assets	93,873	81,750	12,123+
Deferred Losses	104	164	60–
	$3,650,688	$3,757,367	$106,679–
LIABILITIES			
Total Deposits	$3,142,535	$3,183,118	$ 40,583–
Funds Purchased	141,046	208,406	67,360–
Demand Notes	5,022	3,119	1,903+
Other Borrowed Funds	712	16,397	15,685–
Mortgages & Leases	3,265	3,380	115–
Other Liabilities	46,117	48,562	2,445–
Total Liabilities	$3,338,697	$3,462,982	$124,285–
Sub. Notes & Debentures	14,300	12,866	1,434+
Preferred Stock	5,500	5,500	
Common Stock	87,780	90,480	2,700–
Surplus	110,604	113,026	2,422–
Undivided Prof. & Cap. Res.	93,703	72,349	21,354+
Deferred Losses	104	164	60–
	$3,650,688	$3,757,367	$106,679–
*After deduction of Loan Reserves	$ 41,626	$ 38,479	$ 3,147+
Grand Total — All Banks in Montana	$7,419,064	$7,125,305	$293,759+

**Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (1) Miles City
First Interstate Bank of Kalispell	Cut Bank Great Falls
Farmers State Bank—Victor	Florence
Bitterroot Valley Bank—Lolo	Frenchtown
Norwest Bank Anaconda/Butte	Butte
Ronan State Bank	Pablo
Montana Bank	Baker Bozeman Butte Circle Forsyth Livingston Missoula Red Lodge Roundup Sidney Superior
Ruby Valley National Bank—Twin Bridges	Sheridan
First National Bank of Libby	Troy

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1992	June 30, 1991
Loans and Leases as Percentage of Total Assets	50.64%	52.17%
Loans and Leases as Percentage of Total Deposits	58.96%	60.52%
Capital and Reserve a/c's as Percentage of Total Assets	10.44%	10.45%
Capital and Reserve a/c's as Percentage of Total Deposits	12.15%	12.13%

NATIONAL BANKS	June 30, 1992	June 30, 1991
Loans and Leases as Percentage of Total Assets	54.63%	52.22%
Loans and Leases as Percentage of Total Deposits	64.19%	62.28%
Capital and Reserve a/c's as Percentage of Total Assets	9.58%	8.77%
Capital and Reserve a/c's as Percentage of Total Deposits	11.25%	10.46%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Commerce* (1)
	Montana Bank (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	Bank of Montana Butte
Cascade	Stockmens Bank (1)
Choteau	Citizens State Bank (1)
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Culbertson	Culbertson State Bank (1)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	Bank of Montana
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Little Horn State Bank
Harlem	Security State Bank
Havre	First Security Bank (1)
Helena	First Security Bank (1)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
Sidney	1st United Bank (1)
	Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

***Converted from National Charter 11/24/92**

MONTANA NATIONAL BANKS AND TRUST COMPANY

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana
	Norwest Bank Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Richey	Richey National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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Aggregate Resources and Liabilities of 84 State Banks and 3 Trust Companies, Dec. 31, 1992, Compared with Report of 104 State Banks and 3 Trust Companies, Dec. 30, 1991

Figures In Thousands

RESOURCES	Dec. 31, 1992	Dec. 31, 1991	Decrease Increase*
Cash and Balances	$ 275,329	$ 245,402	$ 29,927+
Securities	1,616,699	1,294,796	321,903+
Funds Sold	240,182	221,165	19,017+
Loans and Leases	2,203,042*	1,698,307*	504,735+
Assets Held in Trd. Accnts.			
Premises, F&F	69,607	54,314	15,293+
Other Real Estate	9,815	12,308	2,493-
Other Assets	86,898	75,770	11,128+
Deferred Losses			
	$4,501,572	$3,602,062	$899,510+
LIABILITIES			
[illegible]	[illegible]	[illegible]	$782,010+
Funds Purchased	127,966	78,100	49,866+
[illegible]	[illegible]	[illegible]	[illegible]
Other Borrowed Funds	5,211	7,573	2,362-
Mortgages & Leases	2,061	2,483	422-
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
Sub. Notes & Debentures		349	349-
Preferred Stock	1,000	650	350+
[illegible]	[illegible]	[illegible]	[illegible]
Surplus	170,979	134,603	36,376+
Undivided Prof. & Cap. Res.	136,430	121,410	15,020+
[illegible]			
	$4,501,572	$3,602,062	$899,510+
*After deduction of Loan Reserves	$ 44,025	$ 33,382	$ 10,643+

Aggregate Resources and Liabilities of 36 National Banks and 1 Trust Company, Dec. 31, 1992, Compared With Report of 42 National Banks and 1 Trust Company, Dec. 31, 1991**

Figures In Thousands

RESOURCES	Dec. 31, 1992	Dec. 31, 1991	Decrease Increase*
Cash and Balances	$ 320,331	$ 321,070	$ 739-
Securities	791,830	939,191	147,361-
Funds Sold	332,049	439,497	107,448-
Loans and Leases	1,625,928*	2,064,558*	438,630-
Assets Held in Trd. Accnts.			
Premises, F&F	43,127	61,563	18,436-
Other Real Estate	4,531	7,766	3,235-
Other Assets	107,531	93,031	14,500+
Deferred Losses	71	134	63-
	$3,225,398	$3,926,810	$701,412-
LIABILITIES			
Total Deposits	$2,776,653	$3,370,297	$593,644-
Funds Purchased	82,986	179,081	96,095-
Demand Notes	60	3,918	3,858-
Other Borrowed Funds	444	8,491	8,047-
Mortgages & Leases	3,242	4,284	1,042-
Other Liabilities	74,790	55,415	19,375+
Total Liabilities	$2,938,175	$3,621,486	$683,311
Sub. Notes & Debentures	16,800	8,825	7,975+
Preferred Stock	2,000	5,500	3,500-
Common Stock	78,140	90,480	12,340
Surplus	103,566	113,581	10,015-
Undivided Prof. & Cap. Res.	86,646	86,804	158-
Deferred Losses	71	134	63
	$3,225,398	$3,926,810	$701,412-
*After deduction of Loan Reserves	$ 33,605	$ 47,389	$ 13,784-
Grand Total — All Banks in Montana	$7,726,970	$7,528,872	$198,098+

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1992	Dec. 31, 1991
Loans and Leases as Percentage of Total Assets	49.43%	47.63%
Loans and Leases as Percentage of Total Deposits	57.09%	54.90%
Capital and Reserve a/c's as Percentage of Total Assets	[illegible]	10.01%
Capital and Reserve a/c's as Percentage of Total Deposits	11.17%	11.54%

NATIONAL BANKS	Dec. 31, 1992	Dec. 31, 1991
Loans and Leases as Percentage of Total Assets	50.92%	53.14%
Loans and Leases as Percentage of Total Deposits	59.77%	62.66%
Capital and Reserve a/c's as Percentage of Total Assets	9.84%	8.88%
Capital and Reserve a/c's as Percentage of Total Deposits	11.55%	10.47%

BRANCH BANKS

[illegible]	Billings (1)
[illegible]	Butte
[illegible]	Great Falls (2)
[illegible]	[illegible]
First Interstate Bank of Kalispell	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	Polson
[illegible]	Ronan
[illegible]	[illegible]
[illegible]	Butte
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	Missoula
[illegible]	Red Lodge
[illegible]	Roundup
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
First National Bank of Libby	Troy
Bank of Montana	Anaconda
[illegible]	Big Sandy
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	Great Falls (2)
[illegible]	Havre
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	Rudyard
[illegible]	Shelby
[illegible]	[illegible]
First Interstate Bank of Commerce	Billings (2)
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	Miles City
[illegible]	Missoula (2)
American Bank	Big Timber
[illegible]	[illegible]
[illegible]	[illegible]
First State Bank of Worden	[illegible]

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Montana Bank (f)
	Western Bank
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (f)
	First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (f)
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank* (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Glasgow	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	Bank of Montana (f)
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Harlem	Security State Bank
Havre	First Security Bank (f)
Helena	First Security Bank (f)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	First Security Bank (f)
	Advisor's Trust Co.
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System
*Converted from National Charter May 1, 1993

BRANCH LOCATIONS OF STATE BANKS

American Bank - Billings
Big Timber, Bozeman, Livingston

First Interstate Bank of Commerce - Billings
Billings (2), Hardin, Missoula (2)
Colstrip, Miles City

Montana Bank - Billings
Baker, Forsyth, Roundup
Bozeman, Livingston, Sidney
Butte, Missoula, Superior
Circle, Red Lodge

FirstWest Bank - Glendive
Richey

Bank of Montana - Great Falls
Anaconda, Conrad, Lewistown
Big Sandy, Glasgow, Missoula
Butte, Great Falls (2), Rudyard
Chester, Havre, Shelby
Chinook, Helena, Valier

Bitterroot Valley Bank - Lolo
Frenchtown

Ronan State Bank
Pablo

Valley Bank of Ronan
Hot Springs

Farmers State Bank - Victor
Florence

Farmers State Bank - Worden
Hysham

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank of Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

Norwest Bank Anaconda-Butte
Butte

First Bank Montana, N.A. - Billings
Billings, Great Falls (2), Missoula
Bozeman, Havre, Miles City
Butte, Helena

First National Bank - Glasgow
Hinsdale

First Interstate Bank of Kalispell
Cut Bank, Great Falls

First National Bank - Libby
Troy

First National Park Bank - Livingston
Gardiner

Ruby Valley National Bank - Twin Bridges
Sheridan

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA

STATE BANKS AND TRUST COMPANIES
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NATIONAL BANKS AND TRUST COMPANIES
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JUNE 30, 1993

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Kalli Ryti ..... Assistant Bank Examiner

Aggregate Assets, Liabilities and Capital of 84 State Banks and 3 Trust Companies, June 30, 1993, Compared with 106 State Banks and 3 Trust Companies, June 30, 1992.

(000 omitted)

	June 30 1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks	$268,976	$201,797	$67,179	33.29
Securities	1,544,528	1,403,858	140,670	10.02
Funds Sold & Repurchase Agreements	92,354	126,534	(34,180)	(27.01)
Assets Held in Trading Accounts	0	0	0	0.00
Loans and Leases	2,370,027	1,889,912	480,115	25.40
Fixed Assets	75,871	55,925	19,946	35.67
Other Real Estate Owned	7,893	9,984	(2,091)	(20.94)
Other Assets	99,158	80,366	18,792	23.38
Deferred Losses	0	0	0	0.00
TOTAL ASSETS	$4,458,807	$3,768,376	$690,431	18.32
LIABILITIES				
Total Deposits	$3,849,837	$3,268,197	$581,640	17.80
Funds Purchased & Repurchase Agreements	147,039	98,120	48,919	49.86
Demand Notes	5,257	212	5,045	2,379.72
Other Borrowed Funds	4,690	9,657	(4,967)	(51.43)
Mortgages and Leases	2,072	2,756	(684)	(24.82)
Other Liabilities	30,842	29,379	1,463	4.98
TOTAL LIABILITIES	$4,039,737	$3,408,321	$631,416	18.53
CAPITAL				
Subordinated Notes and Debentures	$0	$174	($174)	(100.00)
Preferred Stock	1,000	650	350	53.85
Common Stock	89,319	77,953	11,366	14.58
Surplus	185,592	149,317	36,275	24.29
Undivided Profits and Capital Reserves	143,159	131,961	11,198	8.49
Deferred Losses	0	0	0	0.00
TOTAL CAPITAL	$419,070	$360,055	$59,015	16.39
TOTAL LIABILITIES AND CAPITAL	$4,458,807	$3,768,376	$690,431	18.32
*After Deduction of Allowance for Loan and Lease Losses	$47,199	$37,152	$10,047	27.04

Aggregate Assets, Liabilities and Capital of 33 National Banks and 1 Trust Company, June 30, 1993, Compared with 39 National Banks and 1 Trust Company, June 30, 1992. Compiled from Information Supplied by Montana National Banks.

(000 omitted)

	June 30 1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks	$231,797	$281,008	($49,211)	(17.51)
Securities	785,753	865,395	(79,642)	(9.20)
Funds Sold & Repurchase Agreements	187,423	370,608	(183,185)	(49.43)
Assets Held in Trading Accounts	0	0	0	0.00
Loans and Leases	1,737,509	1,975,629	(238,120)	(12.05)
Fixed Assets	41,778	59,540	(17,762)	(29.83)
Other Real Estate Owned	3,440	4,531	(1,091)	(24.08)
Other Assets	86,581	93,873	(7,292)	(7.77)
Deferred Losses	0	104	(104)	(100.00)
TOTAL ASSETS	$3,074,281	$3,650,688	($576,407)	(15.79)
LIABILITIES				
Total Deposits	$2,607,875	$3,142,535	($534,660)	(17.01)
Funds Purchased & Repurchase Agreements	116,330	141,046	(24,716)	(17.52)
Demand Notes	918	5,022	(4,104)	(81.72)
Other Borrowed Funds	8,504	712	7,792	1,094.38
Mortgages and Leases	3,157	3,265	(108)	(3.31)
Other Liabilities	49,356	46,117	3,239	7.02
TOTAL LIABILTIES	$2,786,140	$3,338,697	($552,557)	(16.55)
CAPITAL				
Subordinated Notes and Debentures	$17,023	$14,300	$2,723	19.04
Preferred Stock	2,000	5,500	(3,500)	(63.64)
Common Stock	75,942	87,780	(11,838)	(13.49)
Surplus	101,733	110,604	(8,871)	(8.02)
Undivided Profits and Capital Reserves	91,443	93,703	(2,260)	(2.41)
Deferred Losses	0	104	(104)	(100.00)
TOTAL CAPITAL	$288,141	$311,991	($23,850)	(7.64)
TOTAL LIABILITIES AND CAPITAL	$3,074,281	$3,650,688	($576,407)	(15.79)
*After Deduction of Allowance for Loan and Lease Losses	$31,717	$41,626	($9,909)	(23.80)
GRAND TOTAL - ALL BANKS IN MONTANA	$7,533,088	$7,419,064	$114,024	1.54

STATE BANKS	June 30 1993	1992
Total Loans and Leases to Total Assets	53.64%	50.64%
Total Loans and Leases to Total Deposits	62.79%	58.96%
Total Capital and Reserve Accounts to Total Assets	10.35%	10.44%
Tier 1 Capital to Total Assets	9.40%	9.55%
Allowance for Loan and Lease Losses to Total Loans	1.95%	1.93%

NATIONAL BANKS	June 30 1993	1992
Total Loans and Leases to Total Assets	56.96%	54.63%
Total Loans and Leases to Total Deposits	67.84%	64.19%
Total Capital and Reserve Accounts to Total Assets	10.30%	9.58%
Tier 1 Capital to Total Assets	8.82%	8.15%
Allowance for Loan and Lease Losses to Total Loans	1.79%	2.06%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Montana Bank (f)
	Western Bank
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (f)
	First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (f)
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank* (f)
Glasgow	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	Bank of Montana (f)
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Harlem	Security State Bank
Havre	First Security Bank (f)
Helena	First Security Bank (f)
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	First Security Bank (f)
	Advisor's Trust Co.
Philipsburg	Flint Creek Valley Bank (f)
Plains	Rocky Mountain Bank of Plains** (f)
Plentywood	Security State Bank
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System
*Converted from National Charter July 1, 1993
**Converted from National Charter October 21, 1993

BRANCH LOCATIONS OF STATE BANKS

American Bank - Billings
Big Timber, Bozeman, Livingston

First Interstate Bank of Commerce - Billings
Billings (2), Hardin, Missoula (2)
Colstrip, Miles City

Montana Bank - Billings
Baker, Forsyth, Roundup
Bozeman, Livingston, Sidney
Butte, Missoula, Superior
Circle, Red Lodge

FirstWest Bank - Glendive
Richey

Bank of Montana - Great Falls
Anaconda, Conrad, Lewistown
Big Sandy, Glasgow, Missoula
Butte, Great Falls (2), Rudyard
Chester, Havre, Shelby
Chinook, Helena, Valier

Bitterroot Valley Bank - Lolo
Frenchtown

Ronan State Bank
Pablo

Valley Bank of Ronan
Hot Springs

Farmers State Bank - Victor
Florence, Darby

Farmers State Bank - Worden
Hysham

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank of Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Glasgow	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A
Kalispell	BankWest, N.A
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

Norwest Bank Anaconda-Butte
Butte

First Bank Montana, N.A. - Billings
Billings, Great Falls (2), Missoula
Bozeman, Havre, Miles City
Butte, Helena

First National Bank - Glasgow
Hinsdale

First Interstate Bank of Kalispell
Cut Bank, Great Falls

First National Bank - Libby
Troy

First National Park Bank - Livingston
Gardiner

Ruby Valley National Bank - Twin Bridges
Sheridan

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA

STATE BANKS AND TRUST COMPANIES

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NATIONAL BANKS AND TRUST COMPANIES

--

December 31, 1993

Jon Noel ..... Director, Department of Commerce
Don Hutchinson ..... Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson ..... Assistant Administrator
James Darfler ..... Bank Analyst
Kris Leitheiser ... Administrative Assistant
Pam Plovanic ..... Statistician

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Rhonda Dungan ..... Bank Examiner
Timothy Hopper ..... Bank Examiner
Mark Kastner ..... Bank Examiner
Kalli Ryti ..... Bank Examiner

Aggregate Assets, Liabilities and Capital of 86 State Banks and 3 Trust Companies, December 31, 1993, compared with 84 State Banks and 3 Trust Companies, December 31, 1992.

(000 omitted)

	December 31 1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks	$313,625	$275,329	$38,296	13 91
Securities	1,645,751	1,616,699	29,052	1 80
Funds Sold & Repurchase Agreements	196,534	240,182	(43,648)	(18 17)
Assets Held in Trading Accounts	0	0	0	0.00
Loans and Leases (net of reserves)	2,439,540	2,203,042	236,498	10 74
Fixed Assets	80,479	69,607	10 872	15 62
Other Real Estate Owned	5,704	9,815	(4,111)	(41 88)
Other Assets	94,290	86,898	7,392	8 51
Deferred Losses	0	0	0	0.00
TOTAL ASSETS	**$4,775,923**	**$4,501,572**	**$274,351**	**6.09**
LIABILITIES				
Total Deposits	$4,122,789	$3,936,075	$186,714	4 74
Funds Purchased & Repurchase Agreements	167,514	127,966	39,548	30.91
Demand Notes	5,931	4,801	1,130	23.54
Other Borrowed Funds	15,733	5,211	10,522	201.92
Mortgages and Leases	833	2,061	(1,228)	(59.58)
Other Liabilities	29,371	29,774	(403)	(1 35)
TOTAL LIABILITIES	**$4,342,171**	**$4,105,888**	**$236,283**	**5.75**
CAPITAL				
Subordinated Notes and Debentures	$202	$0	$202	0 00
Preferred Stock	1,000	1,000	0	0.00
Common Stock	94,552	87,275	7,277	8.34
Surplus	188,655	170,979	17,676	10 34
Undivided Profits and Capital Reserves	149,343	136,430	12,913	9.46
Deferred Losses	0	0	0	0.00
TOTAL CAPITAL	**$433,752**	**$395,684**	**$38,068**	**9.62**
TOTAL LIABILITIES AND CAPITAL	**$4,775,923**	**$4,501,572**	**$274,351**	**6.09**
Allowance for Loan and Lease Losses	$47,290	$44,025	$3,265	7.42

Aggregate Assets, Liabilities and Capital of 31 National Banks and 1 Trust Company, December 31, 1993 compared with 36 National Banks and 1 Trust Company, December 31, 1992. Compiled from information supplied by Montana national banks.

(000 omitted)

	December 31 1993	1992	Change	% Change
ASSETS				
Cash and Balances Due from Banks	$216,868	$320,331	($103,463)	(32 30)
Securities	907,573	791,830	115 743	14 62
Funds Sold & Repurchase Agreements	44,384	332,049	(287,665)	(86 63)
Assets Held in Trading Accounts	0	0	0	0 00
Loans and Leases (net of reserves)	1,851,000	1,625,928	225,072	13 84
Fixed Assets	42,955	43,127	(172)	(0 40)
Other Real Estate Owned	3,139	4,531	(1,392)	(30 72)
Other Assets	98,553	107,531	(8,978)	(8.35)
Deferred Losses	0	71	(71)	(100.00)
TOTAL ASSETS	**$3,164,472**	**$3,225,398**	**($60,926)**	**(1.89)**
LIABILITIES				
Total Deposits	$2,708,077	$2,776,653	($68,576)	(2 47)
Funds Purchased & Repurchase Agreements	101,166	82,986	18,180	21 91
Demand Notes	882	60	822	1,370.00
Other Borrowed Funds	3,883	444	3,439	774 55
Mortgages and Leases	3,074	3,242	(168)	(5.18)
Other Liabilities	77,406	74,790	2,616	3 50
TOTAL LIABILTIES	**$2,894,488**	**$2,938,175**	**($43,687)**	**(1.49)**
CAPITAL				
Subordinated Notes and Debentures	$17,224	$16,800	$424	2.52
Preferred Stock	2,000	2,000	0	0.00
Common Stock	76,342	78,140	(1,798)	(2 30)
Surplus	101,941	103,566	(1,625)	(1 57)
Undivided Profits and Capital Reserves	72,477	86,646	(14,169)	(16.35)
Deferred Losses	0	71	(71)	(100.00)
TOTAL CAPITAL	**$269,984**	**$287,223**	**($17,239)**	**(6.00)**
TOTAL LIABILITIES AND CAPITAL	**$3,164,472**	**$3,225,398**	**($60,926)**	**(1.89)**
Allowance for Loan and Lease Losses	$31,850	$33,605	($1,755)	(5 22)
GRAND TOTAL - ALL BANKS IN MONTANA	**$7,940,395**	**$7,726,970**	**$213,425**	**2.76**

STATE BANKS	December 31 1993	1992
Total Loans and Leases to Total Assets	51.56%	49.43%
Total Loans and Leases to Total Deposits	60.32%	57.09%
Total Capital and Reserve Accounts to Total Assets	9.97%	9.67%
Tier 1 Capital to Total Assets	9.08%	8 79%
Allowance for Loan and Lease Losses to Total Loans	1.90%	1.96%

NATIONAL BANKS	December 31 1993	1992
Total Loans and Leases to Total Assets	58 91%	50 92%
Total Loans and Leases to Total Deposits	69.53%	59.77%
Total Capital and Reserve Accounts to Total Assets	9.44%	9.84%
Tier 1 Capital to Total Assets	7 99%	8 38%
Allowance for Loan and Lease Losses to Total Loans	1.69%	2.02%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Montana Bank (f)
	Rocky Mountain Bank (f)*
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (f)
	First Security Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (f)
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank (f)
Glasgow	First Community Bank** (f)
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	Bank of Montana (f)
	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Harlem	Security State Bank (f)
Havre	First Security Bank (f)
Helena	First Security Bank
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	First Security Bank (f)
	Advisor's Trust Co.
Philipsburg	Flint Creek Valley Bank (f)
Plains	Rocky Mountain Bank of Plains (f)
Plentywood	Security State Bank
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Stevensville	First State Bank (f)
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank (f)
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System
*Formerly Western Bank
**Converted from National Charter 5-27-94

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
Lakeside

American Bank - Billings

Big Timber	Bozeman	Livingston

First Interstate Bank of Commerce - Billings

Billings (2)	Hardin	Missoula (2)
Colstrip	Miles City	

Montana Bank - Billings

Baker	Forsyth	Roundup
Bozeman	Livingston	Sidney
Butte	Missoula	Superior
Circle	Red Lodge	

First Community Bank - Glasgow
Hinsdale

FirstWest Bank - Glendive
Richey

Bank of Montana - Great Falls

Big Sandy	Glasgow	Missoula
Chester	Great Falls (2)	Rudyard
Chinook	Havre	Shelby
Conrad	Helena	Valier

Bitterroot Valley Bank - Lolo
Frenchtown

Ronan State Bank
Pablo

Valley Bank of Ronan
Hot Springs

Farmers State Bank - Victor

Florence	Darby

Farmers State Bank - Worden
Hysham

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank of Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

Norwest Bank Anaconda-Butte
Butte

First Bank Montana, N.A. - Billings

Billings	Great Falls (2)	Missoula
Bozeman	Havre	Miles City
Butte	Helena	

First Interstate Bank of Kalispell

Cut Bank	Great Falls

First National Bank - Libby
Troy

First National Park Bank - Livingston
Gardiner

Ruby Valley National Bank - Twin Bridges
Sheridan

STATE BANKING BOARD ACTIONS:

March 3 , 1994 - Approved charter application - American Bank of Whitefish
March 4, 1994 - Denied charter application - Rocky Mountain Bank of Hamilton
June 9, 1994 - Approved charter application - Community Bank of Missoula

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES -- NATIONAL BANKS AND TRUST COMPANIES --

June 30, 1994

Jon Noel ..... Director, Department of Commerce
Don Hutchinson ..... Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson ..... Assistant Administrator
James Darfler ..... Bank Analyst
Kris Leitheiser ... Administrative Assistant
Pam Plovanic ..... Statistician

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Timothy Hopper ..... Bank Examiner
Mark Kastner ..... Bank Examiner
Kalli Ryti ..... Bank Examiner
Lynn Nighbert ..... Bank Examiner

Aggregate Assets, Liabilities and Capital of 87 State Banks and 3 Trust Companies, June 30, 1994, compared with 84 State Banks and 3 Trust Companies, June 30, 1993.

(000 omitted)

	June 30 1994	June 30 1993	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$258,736	$268,976	($10,240)	(3 81)
Securities - Held to Maturity	809,558	N/A		
Securities - Available for Sale	779,191	N/A		
Securities - Held for Trading	149	N/A		
Total Securities	1,588,898	1,544,528	44,370	2 87
Funds Sold & Repurchase Agreements	110,944	92,354	18,590	20 13
Loans and Leases	2,627,718	2,417,226	210,492	8 71
Less Allowance for Loan and Lease Losses	50,127	47,199	2,928	6.20
Net Loans and Leases	2,577,591	2,370,027	207,564	8 76
Fixed Assets	83,709	75,871	7,838	10.33
Other Real Estate Owned	4,176	7,893	(3,717)	(47.09)
Other Assets	103,326	99,158	4,168	4 20
TOTAL ASSETS	**$4,727,380**	**$4,458,807**	**268,573**	**6.02**
LIABILITIES				
Total Deposits	$3,980,609	$3,849,837	$130,772	3 40
Funds Purchased & Repurchase Agreements	221,661	147,039	74,622	50 75
Demand Notes	5,589	5,257	332	6.32
Other Borrowed Funds	46,587	4,690	41,897	893.33
Mortgages and Leases	586	2,072	(1,486)	(71.72)
Other Liabilities	31,649	30,842	807	2 62
TOTAL LIABILITIES	**$4,286,681**	**$4,039,737**	**246,944**	**6.11**
CAPITAL				
Subordinated Notes and Debentures	$0	$0	0	0.00
Preferred Stock	1,000	1,000	0	0.00
Common Stock	105,250	89,319	15,931	17.84
Surplus	189,723	185,592	4,131	2.23
Undivided Profits and Capital Reserves	158,143	143,159	14,984	10.47
Unrealized Securities Gains & Losses (FASB 115)	(13,417)	N/A		
TOTAL CAPITAL	**$440,699**	**$419,070**	**$21,629**	**5.16**
TOTAL LIABILITIES AND CAPITAL	**$4,727,380**	**$4,458,807**	**$268,573**	**6.02**

Aggregate Assets, Liabilities and Capital of 30 National Banks and 1 Trust Company, June 30, 1994, compared with 33 National Banks and 1 Trust Company, June 30, 1993. Compiled from information provided by Montana national banks.

(000 omitted)

	June 30 1994	June 30 1993	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$208,478	$231,797	($23,319)	(10 06)
Securities - Held to Maturity	278,381	N/A		
Securities - Available for Sale	403,705	N/A		
Securities - Held for Trading	0	N/A		
Total Securities	682,086	785,753	(103,667)	(13 19)
Funds Sold & Repurchase Agreements	23,378	187,423	(164,045)	(87 53)
Loans and Leases	1,968,262	1,769,226	199,036	11 25
Less: Allowance for Loan and Lease Losses	34,542	31,717	2,825	8.91
Net Loans and Leases	1,933,720	1,737,509	196,211	11 29
Fixed Assets	43,759	41,778	1,981	4.74
Other Real Estate Owned	3,014	3 440	(426)	(12 38)
Other Assets	97,344	86,581	10,763	12 43
TOTAL ASSETS	**$2,991,779**	**$3,074,281**	**(82,502)**	**(2.68)**
LIABILITIES				
Total Deposits	$2,507,929	$2,607,875	($99,946)	(3 83)
Funds Purchased & Repurchase Agreements	140,467	116,330	24,137	20 75
Demand Notes	62	918	(856)	(93.25)
Other Borrowed Funds	6,956	8,504	(1,548)	(18.20)
Mortgages and Leases	3,147	3,157	(10)	(0.32)
Other Liabilities	67,465	49,356	18,109	36 69
TOTAL LIABILITIES	**$2,726,026**	**$2,786,140**	**(60,114)**	**(2.16)**
CAPITAL				
Subordinated Notes and Debentures	$16,750	$17,023	(273)	(1.60)
Preferred Stock	2,000	2,000	0	0.00
Common Stock	74,092	75,942	(1,850)	(2 44)
Surplus	100,190	101,733	(1,543)	(1 52)
Undivided Profits and Capital Reserves	77,213	91,443	(14,230)	(15 56)
Unrealized Securities Gains & Losses (FASB 115)	(4,492)	N/A		
TOTAL CAPITAL	**$265,753**	**$288,141**	**($22,388)**	**(7.77)**
TOTAL LIABILITIES AND CAPITAL	**$2,991,779**	**$3,074,281**	**($82,502)**	**(2.68)**
GRAND TOTAL - ALL BANKS IN MONTANA	**$7,719,159**	**$7,533,088**	**$186,071**	**2.47**

STATE BANKS	June 30 1994	June 30 1993
Total Loans and Leases to Total Assets	55 00%	53 64%
Total Loans and Leases to Total Deposits	66 01%	62 79%
Total Capital and Reserve Accounts to Total Assets	10.27%	10.35%
Tier 1 Capital to Total Assets	9 32%	9 40%
Allowance for Loan and Lease Losses to Total Loans	1.91%	1.95%

NATIONAL BANKS	June 30 1994	June 30 1993
Total Loans and Leases to Total Assets	65 04%	56 96%
Total Loans and Leases to Total Deposits	78 48%	67 84%
Total Capital and Reserve Accounts to Total Assets	9.92%	10.30%
Tier 1 Capital to Total Assets	8 32%	8 82%
Allowance for Loan and Lease Losses to Total Loans	1.75%	1.79%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (f)
	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	Citizens State Bank of Choteau (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank (f)
Glasgow	First Community Bank (f)
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank
	Norwest Capital Management & Trust Co., Montana
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co.
	First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Wolf Point	Western Bank of Wolf Point (f)*
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System
*Converted from National Charter 8-12-94

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
Lakeside
American Bank - Billings

Big Timber	Bozeman	Livingston

First Interstate Bank of Commerce - Billings

Billings (2)	Hardin	Missoula (2)
Colstrip	Miles City	

Rocky Mountain Bank - Billings

Broadus	Plains	Whitehall
Harlem	Stevensville	

First Community Bank - Glasgow
Hinsdale
FirstWest Bank - Glendive
Richey
Bitterroot Valley Bank - Lolo
Frenchtown
Ronan State Bank
Pablo
Valley Bank of Ronan

Hot Springs	Arlee

Farmers State Bank - Victor

Florence	Darby

Mountain Bank - Whitefish
Evergreen
Farmers State Bank - Worden
Hysham

STATE BANKING BOARD ACTIONS:

August 18 - Approved application of Mountain Bank (Whitefish) to establish a branch bank in Evergreen. Approved application of Valley Bank of Ronan to establish a branch bank in Arlee.

August 23 - Approved the application of Security Richland Bancorporation to establish a new bank in Billings.

November 1 - Approved the application of Rocky Mountain Bancorporation to merge its banks into Rocky Mountain Bank, Billings.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank of Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Montana Bank N.A.*
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Bank of Montana, N.A.*
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
	Norwest Bank Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank

*Converted from State Charter 9-30-94

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings

Billings	Great Falls (2)	Missoula
Bozeman	Havre	Miles City
Butte	Helena	

Montana Bank - Billings

Baker	Forsyth	Roundup
Bozeman	Livingston	Sidney
Butte	Missoula	Superior
Circle	Red Lodge	

Norwest Bank Anaconda-Butte
Butte
Bank of Montana - Great Falls

Big Sandy	Glasgow	Missoula
Chester	Great Falls (2)	Rudyard
Chinook	Havre	Shelby
Conrad	Helena	Valier

First Interstate Bank of Kalispell
Cut Bank Great Falls
First National Bank - Libby
Troy
First National Park Bank - Livingston
Gardiner
Ruby Valley National Bank - Twin Bridges
Sheridan

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES
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NATIONAL BANKS AND TRUST COMPANIES
--

December 31, 1994

Jon Noel ..... Director, Department of Commerce
Don Hutchinson ..... Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson ..... Assistant Administrator
James Darfler ..... Bank Analyst
Kris Leitheiser ... Administrative Assistant
Pam Plovanic ..... Statistician

HELENA AREA EXAMINERS

Steve Caruso ... Bank Examination Manager
Bob Fitzsimmons ... Senior Bank Examiner
Bob O'Reilly ..... Bank Examiner
Paul Staudohar ..... Bank Examiner
Jane Knudsen ..... Bank Examiner
Sharon Olson ..... Bank Examiner
Tom Tucker ..... Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman .. Bank Examination Manager
William Grant ..... Senior Bank Examiner
Barry Smith ..... Senior Bank Examiner
Kim Rehling ..... Senior Bank Examiner
Timothy Hopper ..... Bank Examiner
Mark Kastner ..... Bank Examiner
Kalli Ryn ..... Bank Examiner
Lynn Greene ..... Bank Examiner

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Aggregate Assets, Liabilities and Capital of 81 State Banks and 3 Trust Companies, December 31, 1994, compared with 86 State Banks and 3 Trust Companies, December 31, 1993.

(000 omitted)

	December 31 1994	December 31 1993	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$247,981	$313,625	($65,644)	(20.93)
Securities - Held to Maturity	858,872	N/A		
Securities - Available for Sale	445,368	N/A		
Securities - Held for Trading	0	N/A		
Total Securities	1,304,240	1,645,751	(341,511)	(20.75)
Funds Sold & Repurchase Agreements	95,345	196,534	(101,189)	(51.49)
Loans and Leases	2,404,051	2,486,830	(82,779)	(3.33)
Less: Allowance for Loan and Lease Losses	43,625	47,290	(3,665)	(7.75)
Net Loans and Leases	2,360,426	2,439,540	(79,114)	(3.24)
Fixed Assets	72,717	80,479	(7,762)	(9.64)
Other Real Estate Owned	2,817	5,704	(2,887)	(50.61)
Other Assets	90,640	94,290	(3,650)	(3.87)
TOTAL ASSETS	**$4,174,166**	**$4,775,923**	**(601,757)**	**(12.60)**
LIABILITIES				
Total Deposits	$3,581,257	$4,122,789	($541,532)	(13.14)
Funds Purchased & Repurchase Agreements	158,206	167,514	(9,308)	(5.56)
Demand Notes	4,674	5,931	(1,257)	(21.19)
Other Borrowed Funds	20,555	15,733	4,822	30.65
Mortgages and Leases	319	833	(514)	(61.70)
Other Liabilities	23,966	29,371	(5,405)	(18.40)
TOTAL LIABILITIES	**$3,788,977**	**$4,342,171**	**(553,194)**	**(12.74)**
CAPITAL				
Subordinated Notes and Debentures	$0	$202	(202)	0.00
Preferred Stock	1,000	1,000	0	0.00
Common Stock	84,726	94,552	(9,826)	(10.39)
Surplus	157,702	188,655	(30,953)	(16.41)
Undivided Profits and Capital Reserves	151,692	149,343	2,349	1.57
Unrealized Securities Gains & Losses (FASB 115)	(9,931)	N/A		
TOTAL CAPITAL	**$385,189**	**$433,752**	**($48,563)**	**(11.20)**
TOTAL LIABILITIES AND CAPITAL	**$4,174,166**	**$4,775,923**	**($601,757)**	**(12.60)**

Aggregate Assets, Liabilities and Capital of 31 National Banks and 1 Trust Company, December 31 1994, compared with 31 National Banks and 1 Trust Company, December 31, 1993. Compiled from information provided by Montana national banks.

(000 omitted)

	December 31 1994	December 31 1993	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$287,441	$216,868	$70,573	32.54
Securities - Held to Maturity	199,846	N/A		
Securities - Available for Sale	580,596	N/A		
Securities - Held for Trading	0	N/A		
Total Securities	780,442	907,573	(127,131)	(14.01)
Funds Sold & Repurchase Agreements	96,347	44,384	51,963	117.08
Loans and Leases	2,402,312	1,882,850	519,462	27.59
Less: Allowance for Loan and Lease Losses	39,807	31,850	7,957	24.98
Net Loans and Leases	2,362,505	1,851,000	511,505	27.63
Fixed Assets	61,409	42,955	18,454	42.96
Other Real Estate Owned	522	3,139	(2,617)	(83.37)
Other Assets	90,680	98,553	(7,873)	(7.99)
TOTAL ASSETS	**$3,679,346**	**$3,164,472**	**514,874**	**16.27**
LIABILITIES				
Total Deposits	$3,084,375	$2,708,077	$376,298	13.90
Funds Purchased & Repurchase Agreements	205,095	101,166	103,929	102.73
Demand Notes	3,058	882	2,176	246.71
Other Borrowed Funds	11,454	3,883	7,571	194.98
Mortgages and Leases	3,103	3,074	29	0.94
Other Liabilities	59,143	77,406	(18,263)	(23.59)
TOTAL LIABILITIES	**$3,366,228**	**$2,894,488**	**471,740**	**16.30**
CAPITAL				
Subordinated Notes and Debentures	$16,450	$17,224	(774)	(4.49)
Preferred Stock	2,000	2,000	0	0.00
Common Stock	97,691	76,342	21,349	27.96
Surplus	134,548	101,941	32,607	31.99
Undivided Profits and Capital Reserves	82,069	72,477	9,592	13.23
Unrealized Securities Gains & Losses (FASB 115)	(19,640)	N/A		
TOTAL CAPITAL	**$313,118**	**$269,984**	**$43,134**	**15.98**
TOTAL LIABILITIES AND CAPITAL	**$3,679,346**	**$3,164,472**	**$514,874**	**16.27**
GRAND TOTAL - ALL BANKS IN MONTANA	**$7,853,512**	**$7,940,395**	**($86,883)**	**(1.09)**

STATE BANKS	December 31 1994	December 31 1993
Total Loans and Leases to Total Assets	57.00%	51.56%
Total Loans and Leases to Total Deposits	67.13%	60.32%
Total Capital and Reserve Accounts to Total Assets	10.17%	9.97%
Tier 1 Capital to Total Assets	9.23%	9.08%
Allowance for Loan and Lease Losses to Total Loans	1.81%	1.90%

NATIONAL BANKS	December 31 1994	December 31 1993
Total Loans and Leases to Total Assets	64.59%	58.91%
Total Loans and Leases to Total Deposits	77.89%	69.53%
Total Capital and Reserve Accounts to Total Assets	9.49%	9.44%
Tier 1 Capital to Total Assets	8.06%	7.99%
Allowance for Loan and Lease Losses to Total Loans	1.66%	1.69%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	First Citizens Bank of Choteau (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank (f)
Glasgow	First Community Bank (f)
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
	FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co.
	Community Bank of Missoula (f) *
	First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
	Montana State Bank (f) **
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	Mountain Bank
Wolf Point	Western Bank of Wolf Point (f)
Worden	Farmers State Bank (f)

(f) Member of the Federal Reserve System
* Opened 1-19-95
** Converted from National Charter 1-1-95

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
Lakeside

American Bank - Billings

Big Timber	Bozeman	Livingston

First Interstate Bank of Commerce - Billings

Billings (2)	Colstrip	Miles City
Bozeman	Hardin	Missoula (2)

Rocky Mountain Bank - Billings

Broadus	Plains	Whitehall
Harlem	Stevensville	

First Community Bank - Glasgow

Hinsdale	Wolf Point

FirstWest Bank - Glendive
Richey

Bitterroot Valley Bank - Lolo
Frenchtown

Ronan State Bank
Pablo

Valley Bank of Ronan

Hot Springs	Arlee

Farmers State Bank - Victor

Florence	Darby

Mountain Bank - Whitefish
Evergreen

Farmers State Bank - Worden
Hysham

STATE BANKING BOARD ACTIONS

March 2 - Approved application of First Interstate Bank of Commerce to merge with First Citizens Bank of Bozeman.
Approved application of First Community Bank - Glasgow to acquire and merge with Citizens First National Bank - Wolf Point.

March 3 - Approved application of First Boulder Valley Bank - Boulder, to establish a branch in Montana City.
Approved application of Bitterroot Valley Bank - Lolo, to establish a branch in St. Regis.

May 1 - Approved application of Citizens State Bank - Hamilton, to establish a branch in Corvallis
Approved application of proposed Stockman Bank (formerly FirstWest Bank) - Billings, to establish branches in Worden and Hysham, through a purchase and assumption acquisition of Farmers State Bank - Worden.

June 23 - Approved application of First Interstate Bank of Commerce - Billings, to merge with First National Park Bank - Livingston.
Approved charter application of TrustCorp West - Kalispell.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank
Wibaux	First National Bank & Trust

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings

Billings	Great Falls (2)	Missoula
Bozeman	Havre	Miles City
Butte	Helena	

Norwest Bank Montana, N.A. - Billings

Anaconda	Conrad	Livingston
Baker	Dillon	Missoula (2)
Big Sandy	Forsyth	Red Lodge
Billings	Glasgow	Roundup
Bozeman	Great Falls (4)	Rudyard
Butte (2)	Havre	Shelby
Chester	Helena (3)	Sidney
Chinook	Kalispell	Superior
Circle	Lewistown	Valier

First Interstate Bank of Kalispell

Cut Bank	Great Falls

First National Bank - Libby
Troy

First National Park Bank - Livingston
Gardiner

Ruby Valley National Bank - Twin Bridges
Sheridan

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES -- NATIONAL BANKS AND TRUST COMPANIES --

June 30, 1995

Jon Noel ..... Director, Department of Commerce
Don Hutchinson ..... Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson ..... Deputy Commissioner
James Darfler ..... Bank Analyst
Kris Leitheiser ... Administrative Assistant
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Jane Knudsen ..... Bank Examiner
Tom Tucker ..... Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman .. Bank Examination Manager
Barry Smith ..... Senior Bank Examiner
Kim Piper ..... Senior Bank Examiner
Mark Kastner ..... Bank Examiner
Kalli Ryti ..... Bank Examiner
Norman Sunday ..... Bank Examiner

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Aggregate Assets, Liabilities and Capital of 82 State Banks and 2 Trust Companies, June 30, 1995, compared with 87 State Banks and 3 Trust Companies, June 30, 1994.

(000 omitted)

	June 30 1995	June 30 1994	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$233,520	$258,736	($25,216)	(9.75)
Securities - Held to Maturity	737,232	809,558	($72,326)	(8.93)
Securities - Available for Sale	422,780	779,191	($356,411)	(45.74)
Securities - Held for Trading	0	149	($149)	(100.00)
Total Securities	1,160,012	1,588,898	(428,886)	(26.99)
Funds Sold & Repurchase Agreements	97,570	110,944	(13,374)	(12.05)
Loans and Leases	2,642,106	2,627,718	14,388	0.55
Less: Allowance for Loan and Lease Losses	45,962	50,127	(4,165)	(8.31)
Net Loans and Leases	2,596,144	2,577,591	18,553	0.72
Fixed Assets	76,362	83,709	(7,347)	(8.78)
Other Real Estate Owned	2,848	4,176	(1,328)	(31.80)
Other Assets	99,422	103,326	(3,904)	(3.78)
TOTAL ASSETS	**$4,265,878**	**$4,727,380**	**(461,502)**	**(9.76)**
LIABILITIES				
Total Deposits	$3,609,632	$3,980,609	($370,977)	(9.32)
Funds Purchased & Repurchase Agreements	168,278	221,661	(53,383)	(24.08)
Demand Notes	7,103	5,589	1,514	27.09
Other Borrowed Funds	33,986	46,587	(12,601)	(27.05)
Mortgages and Leases	269	586	(317)	(54.10)
Other Liabilities	30,941	31,649	(708)	(2.24)
TOTAL LIABILITIES	**$3,850,209**	**$4,286,681**	**(436,472)**	**(10.18)**
CAPITAL				
Subordinated Notes and Debentures	$350	$0	350	0.00
Preferred Stock	0	1,000	(1,000)	(100.00)
Common Stock	85,910	105,250	(19,340)	(18.38)
Surplus	181,672	189,723	(8,051)	(4.24)
Undivided Profits and Capital Reserves	148,549	158,143	(9,594)	(6.07)
Unrealized Securities Gains & Losses (FASB 115)	(812)	(13,417)	12,605	(93.95)
TOTAL CAPITAL	**$415,669**	**$440,699**	**($25,030)**	**(5.68)**
TOTAL LIABILITIES AND CAPITAL	**$4,265,878**	**$4,727,380**	**($461,502)**	**(9.76)**

Aggregate Assets, Liabilities and Capital of 21 National Banks and 1 Trust Company, June 30, 1995, compared with 30 National Banks and 1 Trust Company, June 30, 1995. Compiled from information provided by Montana national banks.

(000 omitted)

	June 30 1995	June 30 1994	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$208,599	$208,478	$121	0.06
Securities - Held to Maturity	145,556	$278,381	($132,825)	(47.71)
Securities - Available for Sale	568,528	$403,705	$164,823	40.83
Securities - Held for Trading	0	$0	$0	0.00
Total Securities	714,084	682,086	31,998	4.69
Funds Sold & Repurchase Agreements	17,880	23,378	(5,498)	(23.52)
Loans and Leases	2,557,693	1,968,262	589,431	29.95
Less: Allowance for Loan and Lease Losses	39,848	34,542	5,306	15.36
Net Loans and Leases	2,517,845	1,933,720	584,125	30.21
Fixed Assets	64,163	43,759	20,404	46.63
Other Real Estate Owned	423	3,014	(2,591)	(85.97)
Other Assets	81,463	97,344	(15,881)	(16.31)
TOTAL ASSETS	**$3,604,457**	**$2,991,779**	**612,678**	**20.48**
LIABILITIES				
Total Deposits	$2,934,360	$2,507,929	$426,431	17.00
Funds Purchased & Repurchase Agreements	254,586	140,467	114,119	81.24
Demand Notes	60	62	(2)	(3.23)
Other Borrowed Funds	32,733	6,956	25,777	370.57
Mortgages and Leases	3,047	3,147	(100)	(3.18)
Other Liabilities	58,992	67,465	(8,473)	(12.56)
TOTAL LIABILITIES	**$3,283,778**	**$2,726,026**	**557,752**	**20.46**
CAPITAL				
Subordinated Notes and Debentures	$46,225	$16,750	29,475	175.97
Preferred Stock	0	2,000	(2,000)	(100.00)
Common Stock	74,943	74,092	851	1.15
Surplus	119,598	100,190	19,408	19.37
Undivided Profits and Capital Reserves	79,885	77,213	2,672	3.46
Unrealized Securities Gains & Losses (FASB 115)	28	(4,492)	4,520	(100.62)
TOTAL CAPITAL	**$320,679**	**$265,753**	**$54,926**	**20.67**
TOTAL LIABILITIES AND CAPITAL	**$3,604,457**	**$2,991,779**	**$612,678**	**20.48**
GRAND TOTAL - ALL BANKS IN MONTANA	**$7,870,335**	**$7,719,159**	**$151,176**	**1.96**

STATE BANKS	June 30 1995	June 30 1994
Total Loans and Leases to Total Assets	61.28%	55.00%
Total Loans and Leases to Total Deposits	73.20%	66.01%
Total Capital and Reserve Accounts to Total Assets	10.71%	10.27%
Tier 1 Capital to Total Assets	9.74%	9.32%
Allowance for Loan and Lease Losses to Total Loans	1.74%	1.91%

NATIONAL BANKS	June 30 1995	June 30 1994
Total Loans and Leases to Total Assets	70.18%	65.04%
Total Loans and Leases to Total Deposits	87.16%	78.48%
Total Capital and Reserve Accounts to Total Assets	9.89%	9.92%
Tier 1 Capital to Total Assets	7.61%	8.32%
Allowance for Loan and Lease Losses to Total Loans	1.56%	1.75%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Stockman Bank*
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	Citizens State Bank of Choteau (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank (f)
Culbertson	Culbertson State Bank (f)
Cut Bank	Farmers State Bank (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (f)
Geraldine	Geraldine State Bank (f)
Glasgow	First Community Bank (f)
	Valley Bank of Glasgow
Glendive	Community First Bank
	FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank
	Valley Bank of Helena
Jordan	Garfield County Bank
Kalispell	First Security Bank
	TrustCorp West**
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co.
	Community Bank of Missoula (f)
	First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Security State Bank
	Montana State Bank (f)
Polson	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	American Bank (f)***
	Mountain Bank
Wolf Point	Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System
*Opened 8-14-95
**Opened 7-1-95
***Opened 9-14-95

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork
Lakeside

American Bank - Billings
Big Timber, Bozeman, Livingston

First Interstate Bank of Commerce - Billings
Billings (2), Gardiner, Miles City
Bozeman, Hardin, Missoula (2)
Colstrip, Livingston

Rocky Mountain Bank - Billings
Broadus, Plains, Whitehall
Harlem, Stevensville

Stockman Bank - Billings
Hysham, Worden

First Boulder Valley Bank - Boulder
Montana City

First Community Bank - Glasgow
Hinsdale, Wolf Point

FirstWest Bank - Glendive
Richey, Wibaux

Bitterroot Valley Bank - Lolo
Frenchtown, St. Regis

Ronan State Bank
Pablo

Valley Bank of Ronan
Hot Springs, Arlee

Farmers State Bank - Victor
Florence, Darby

Mountain Bank - Whitefish
Evergreen

STATE BANKING BOARD ACTIONS:

August 2 - Approved the application of Big Sky Western Bank, Big Sky, to establish a branch at Four Corners, west of Bozeman.

September 7 - Conditionally approved the application of FirstWest Bank, Glendive, to open a branch in Wibaux, through the purchase and assumption of First National Bank of Wibaux.
September 8 - Approved the application of Intermountain Bancorporation to open a new bank in Belgrade.
December 15 - Approved the application of Geraldine State Bank to move to Fort Benton. Approved the application of Geraldine State Bank to open a branch in Geraldine after relocation of the main bank to Fort Benton.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank of Billings, N.A.
Browning	Blackfeet National Bank
Butte	First National Bank of Montana*
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Mountain West Bank, N.A.**
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalispell	BankWest, N.A.
	First Interstate Bank of Montana, N.A.
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank

*Opened 9-5-95
**Opened 11-1-95

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings
Billings, Great Falls (2), Missoula
Bozeman, Havre, Miles City
Butte, Helena

Norwest Bank Montana, N.A. - Billings
Anaconda, Conrad, Livingston
Baker, Dillon, Missoula (2)
Big Sandy, Forsyth, Red Lodge
Billings, Glasgow, Roundup
Bozeman, Great Falls (4), Rudyard
Butte (2), Havre, Shelby
Chester, Helena (2), Sidney
Chinook, Kalispell, Superior
Circle, Lewistown, Valier

First Interstate Bank of Montana - Kalispell
Cut Bank, Great Falls

First National Bank - Libby
Troy

Ruby Valley National Bank - Twin Bridges
Sheridan

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ABSTRACT OF REPORTS OF CONDITION OF MONTANA STATE BANKS AND TRUST COMPANIES -- NATIONAL BANKS AND TRUST COMPANIES --

December 31, 1995

Jon Noel ..... Director, Department of Commerce
Don Hutchinson .... Commissioner of Banking & Financial Institutions

OFFICE STAFF
Chris Olson ..... Deputy Commissioner
James Darfler ..... Bank Analyst
Kris Leitheiser ..... Administrative Assistant
Pam Plovanic ..... Statistician

HELENA AREA EXAMINERS
Steve Caruso .... Bank Examination Manager
Bob Fitzsimmons ..... Senior Bank Examiner
Jane Knudsen ..... Senior Bank Examiner
Bob O'Reilly ..... Bank Examiner
Paul Staudohar ..... Bank Examiner
Tom Tucker ..... Bank Examiner
Angela Huschka ..... Bank Examiner
John Thomas ..... Bank Examiner

BILLINGS AREA EXAMINERS
Darryl Redman ... Bank Examination Manager
Barry Smith ..... Senior Bank Examiner
Kim Piper ..... Senior Bank Examiner
Mark Kastner ..... Bank Examiner
Norman Sunday ..... Bank Examiner
Chris Chakos ..... Bank Examiner
Marty Armstrong ..... Bank Examiner
Patricia Doherty ..... Bank Examiner

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Aggregate Assets, Liabilities and Capital of 83 State Banks and 3 Trust Companies, December 31, 1995, compared with 81 State Banks and 3 Trust Companies, December 31, 1994.

(000 omitted)

	December 31 1995	December 31 1994	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$325,372	$247,981	$77,391	31.21
Securities - Held to Maturity	493,177	858,872	(365,695)	(42.58)
Securities - Available for Sale	745,748	445,368	300,380	67.45
Securities - Held for Trading	0	0	0	0.00
Total Securities	1,238,925	1,304,240	(65,315)	(5.01)
Funds Sold & Repurchase Agreements	202,873	95,345	107,528	112.78
Loans and Leases	2,764,426	2,404,051	360,375	14.99
Less: Allowance for Loan and Lease Losses	48,907	43,625	5,282	12.11
Net Loans and Leases	2,715,519	2,360,426	355,093	15.04
Fixed Assets	84,715	72,717	11,998	16.50
Other Real Estate Owned	2,936	2,817	119	4.22
Other Assets	104,630	90,640	13,990	15.43
TOTAL ASSETS	**$4,674,970**	**$4,174,166**	**$500,804**	**12.00**
LIABILITIES				
Total Deposits	$3,976,662	$3,581,257	$395,405	11.04
Funds Purchased & Repurchase Agreements	182,767	158,206	24,561	15.52
Demand Notes	4,931	4,674	257	5.50
Other Borrowed Funds	29,410	20,555	8,855	43.08
Mortgages and Leases	252	319	(67)	(21.00)
Other Liabilities	36,664	23,966	12,698	52.98
TOTAL LIABILITIES	**$4,230,686**	**$3,788,977**	**441,709**	**11.66**
CAPITAL				
Subordinated Notes and Debentures	$350	$0	350	0.00
Preferred Stock	0	1,000	(1,000)	(100.00)
Common Stock	88,466	84,726	3,740	4.41
Surplus	199,213	157,702	41,511	26.32
Undivided Profits and Capital Reserves	154,097	151,692	2,405	1.59
Unrealized Securities Gains & Losses (FASB 115)	2,158	(9,931)	12,089	(121.73)
TOTAL CAPITAL	**$444,284**	**$385,189**	**59,095**	**15.34**
TOTAL LIABILITIES AND CAPITAL	**$4,674,970**	**$4,174,166**	**$500,804**	**12.00**

Aggregate Assets, Liabilities and Capital of 21 National Banks and 1 Trust Company, December 31, 1995, compared with 31 National Banks and 1 Trust Company, December 31, 1994. Compiled from information provided by Montana national banks.

(000 omitted)

	December 31 1995	December 31 1994	Increase/Decrease $$	Increase/Decrease %
ASSETS				
Cash and Balances Due from Banks	$264,027	$287,441	($23,414)	(8.15)
Securities - Held to Maturity	46,169	199,846	(153,677)	(76.90)
Securities - Available for Sale	586,467	580,596	5,871	1.01
Securities - Held for Trading	0	0	0	0.00
Total Securities	632,636	780,442	(147,806)	(18.94)
Funds Sold & Repurchase Agreements	54,479	96,347	(41,868)	(43.46)
Loans and Leases	2,519,529	2,402,312	117,217	4.88
Less: Allowance for Loan and Lease Losses	40,260	39,807	453	1.14
Net Loans and Leases	2,479,269	2,362,505	116,764	4.94
Fixed Assets	63,072	61,409	1,663	2.71
Other Real Estate Owned	706	522	184	35.25
Other Assets	71,780	90,680	(18,900)	(20.84)
TOTAL ASSETS	**$3,565,969**	**$3,679,346**	**($113,377)**	**(3.08)**
LIABILITIES				
Total Deposits	$3,018,899	$3,084,375	($65,476)	(2.12)
Funds Purchased & Repurchase Agreements	168,320	205,095	(36,775)	(17.93)
Demand Notes	0	3,058	(3,058)	(100.00)
Other Borrowed Funds	10,097	11,454	(1,357)	(11.85)
Mortgages and Leases	2,990	3,103	(113)	(3.64)
Other Liabilities	60,932	59,143	1,789	3.02
TOTAL LIABILITIES	**$3,261,238**	**$3,366,228**	**(104,990)**	**(3.12)**
CAPITAL				
Subordinated Notes and Debentures	$46,225	$16,450	29,775	181.00
Preferred Stock	0	2,000	(2,000)	(100.00)
Common Stock	73,196	97,691	(24,495)	(25.07)
Surplus	106,949	134,548	(27,599)	(20.51)
Undivided Profits and Capital Reserves	74,731	82,069	(7,338)	(8.94)
Unrealized Securities Gains & Losses (FASB 115)	3,630	(19,640)	23,270	(118.48)
TOTAL CAPITAL	**$304,731**	**$313,118**	**(8,387)**	**(2.68)**
TOTAL LIABILITIES AND CAPITAL	**$3,565,969**	**$3,679,346**	**($113,377)**	**(3.08)**
GRAND TOTAL - ALL BANKS IN MONTANA	**$8,240,939**	**$7,853,512**	**$387,427**	**4.93**

STATE BANKS	December 31 1995	December 31 1994
Total Loans and Leases to Total Assets	58.52%	57.00%
Total Loans and Leases to Total Deposits	69.52%	67.13%
Total Capital and Reserve Accounts to Total Assets	10.44%	10.17%
Tier 1 Capital to Total Assets	9.50%	9.23%
Allowance for Loan and Lease Losses to Total Loans	1.77%	1.81%

NATIONAL BANKS	December 31 1995	December 31 1994
Total Loans and Leases to Total Assets	69.87%	64.59%
Total Loans and Leases to Total Deposits	83.46%	77.89%
Total Capital and Reserve Accounts to Total Assets	9.57%	9.49%
Tier 1 Capital to Total Assets	7.25%	8.06%
Allowance for Loan and Lease Losses to Total Loans	1.60%	1.66%